

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY  
**SPECIAL PROVISIONS - INDIANA**

This endorsement modifies insurance coverage provided under the following:

**GENERAL EXCLUSIONS**

**1. Ordinance Or Law**

The following is added to Paragraph c.:

This exclusion applies whether or not the irritant or contaminant has any function with respect to your property or any permitted incidental occupancy.

**CONDITIONS**

**P. Cancellation is replaced with:**

1. We may cancel this policy by mailing or delivering to the named insured at the last known address of the named insured notice of cancellation at least:
    - a. Ten (10) days before cancelling the policy for nonpayment of premium.
  2. If the policy has been in force for more than sixty (60) days, we may cancel this policy for any of the reasons stated below by mailing or delivering to the named insured at the last known address of the named insured notice of cancellation at least twenty (20) days before cancelling the policy:
    - a. Evidence of incendiary by the owner, occupant or Agent acting on his behalf;
    - b. Buildings with at least sixty (60) percent of the rental units in the building unoccupied or a least twenty-five (25) percent of said unoccupied units are left unprotected against trespass. A rental unit will be deemed to be unprotected against trespass when an entrance door to such unit (or an exterior door to a hall, stairway or other common passage leading to such unit) is open, missing, unlocked, or unsecured or when a window in such unit which is accessible to entry is not protected against unauthorized entry.
- c. Upon discovering the building is vacant or unoccupied during the policy period. (Except actually in the course of construction or repair and which are properly secured against unauthorized entry and buildings for which we have a fully completed vacancy questionnaire on each building.
  - d. Buildings which have characteristics of ownership, conditions, occupancy, or maintenance which may be in violation of public policy or increase in hazard.
  - e. Buildings which are in danger of collapse because of serious structural conditions, or buildings which are in a state of disrepair as to be dilapidated.
  - f. Buildings on which, because of their physical conditions there is an outstanding order to vacate, an outstanding demolition order of which have been declared unsafe in accordance with applicable law.
  - g. Fire damage exists and the insured has stated or such time has elapsed as clearly indicates that the damage will not be repaired.
  - h. Following a fire, permanent repairs following satisfactory adjustment of loss have not been commenced within sixty (60) days.
  - i. Property has been abandoned or there has been removal of undamaged salvageable items from the building and the insured can give no reasonable explanation for such removal.

- j. Utilities such as electric, gas or water services have been disconnected and the insured has failed to pay his account for such services within 120 days or real estate taxes have not been paid for a two-year period after the taxes have become delinquent (real estate taxes shall not be deemed to be delinquent for this purpose even if they are due and constitute a lien, so long as a grace period remains under local law during which such taxes may be paid without penalty).
- k. Where reliable information that good cause exists to believe that the building will be burned for the purpose of collecting insurance on the property.
- l. Conviction or unresolved indictment by a named insured or loss payee or any other person having a financial interest in the property of the crime of arson or a crime involving a purpose to defraud an insurance company.
- m. Where the building has been subject to more than two (2) fires, each loss amounting to at least \$500 or one percent of the insurance in force, whichever is greater, in any 12- month period; or more than three (3) such fires in any 24-month period

## CONDITIONS

### Q. Nonrenewal is replaced with:

We may elect not to renew this policy. We may do so by delivering to you, or mailing to you at your mailing address shown in the Declarations, written notice at least 20 days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice.